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TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED / ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371		ATTORNEY'S DOCKET NUMBER P66550US0
INTERNATIONAL APPLICATION NO. PCT/KR00/00639	INTERNATIONAL FILING DATE 16 June 2000	US APPLICATION NO.(If known, see 37 CFR 1.5) 09/806481
TITLE OF INVENTION ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL PREPAID CARDS AND METHOD OF SELLING PREPAID CARDS		PRIORITY DATE CLAIMED 30 November 1999
APPLICANT(S) FOR DO/EO/US Chang Wan RYOO		

Applicant herein submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information.

1. This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).
4. A proper Demand for Internatl. Preliminary Examination was made by the 19th month from earliest claimed priority date.
5. A copy of the International Application as filed (35 U.S.C. 371(c)(2))
 - a. is transmitted herewith (required only if not transmitted by the International Bureau).
 - b. has been transmitted by the International Bureau.
 - c. is not required, as the application was filed in the United States Receiving Office (RO/US)
6. A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7. Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
 - a. are transmitted herewith (required only if not transmitted by the International Bureau).
 - b. have been transmitted by the International Bureau.
 - c. have not been made; however, the time limit for making such amendments has NOT expired.
 - d. have not been made and will not be made.
8. A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10. A translation of the annexes to the Internatl. Preliminary Examination report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern other document(s) or information included:

11. An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. An assignment document for recording. A separate cover sheet compliance with 37 CFR 3.28 and 3.31 is included.
13. A **FIRST** preliminary amendment.
 A **SECOND** or **SUBSEQUENT** preliminary amendment.
14. A substitute specification.
15. A change of power of attorney and/or address letter.
16. Other items or information:
International Search Report — Korean Industrial Property Office
PCT Request Form
Small Entity Declaration

US APPLICATION NO (If known, see 37 CFR 1.5) 09/806481	INTERNATIONAL APPLICATION NO PCT/KR00/00639	ATTORNEY'S DOCKET NUMBER P66550US0	
17. <input checked="" type="checkbox"/> The following fees are submitted:		CALCULATIONS	
Basic National Fee (37 CFR 1.492(a)(1)-(5)):		PTO USE ONLY	
Internatl. prelim. examination fee paid to USPTO (37 CFR 1.492 (a) (1)) . . . \$690.00			
No international preliminary examination fee paid to USPTO (37 CFR 1.492 (a) (2)) but international search fee paid to USPTO (37 CFR 1.445(a)(2)) . . . \$710.00			
Neither international preliminary examination fee (37 CFR 1.492 (a) (3)) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO) \$1000.00			
International preliminary examination fee paid to USPTO (37 CFR 1.492 (a) (4)) and all claims satisfied provisions of PCT Article 33(2)-(4) \$100.00			
Search Report prepared by the EPO or JPO (37 CFR 1.492 (a) (5)) \$860.00			
ENTER APPROPRIATE BASIC FEE AMOUNT =		\$ 1000.00	
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).		\$	
Claims	Number Filed	Number Extra	Rate
Total Claims	7 - 20 =	-0-	x \$18.00
Independent Claims	3 - 3 =	-0-	x \$80.00
Multiple Dependent Claim(s) (if applicable)		+ \$270.00	\$
TOTAL OF ABOVE CALCULATIONS =		\$ 1000.00	
Reduction by 1/2 for filing by small entity , if applicable. Verified Small Entity statement must also be filed. (Note 37 CFR 1.9, 1.27, 1.28).		\$ 500.00	
SUBTOTAL =		\$ 500.00	
Processing fee of \$130 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f))		\$	
TOTAL NATIONAL FEE =		\$ 500.00	
Fee of \$40.00 for recording the enclosed assignment (37 CFR 1.21(h)). Assignment must be accompanied by appropriate cover sheet (37 CFR 3.28, 3.31).		\$ 40.00	
TOTAL FEES ENCLOSED =		\$ 540.00	
		Amt. to be refunded:	\$
		Amt. charged:	\$
<p>a. <input checked="" type="checkbox"/> A check in the amount of \$ 540.00 to cover the above fees is enclosed.</p> <p>b. <input type="checkbox"/> Please charge my Deposit Account No. <u>06-1358</u> in the amount of \$ to cover the above fees. A duplicate copy of this sheet is enclosed.</p> <p>c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge my account any additional fees set forth in §1.492 during the pendency of this application, or credit any overpayment to Deposit Account No. <u>06-1358</u>. A duplicate copy of this sheet is enclosed.</p>			
<p>SEND ALL CORRESPONDENCE TO: Jacobson, Price, Holman & Stern, PLLC 400 7th Street, N.W., Suite 600 Washington, DC 20004 202-638-6666</p> <p>CUSTOMER NUMBER: 00136</p>			
By <u>John C. Holman</u> John C. Holman Reg. No. 22,769			
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Attny's Docket No.

162

SMALL ENTITY DECLARATION
[37 CFR 1.9(c-f)]

Each undersigned declares that:

(1) the application attached hereto.

(2) U.S. Application Serial No. _____, filed _____

(3) U.S. Patent No. _____ Issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(a) and (b) to the Patent and Trademark Office by virtue of the following:

(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the invention, as defined in 37 CFR 1.9(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.9(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.9.

(6) The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below; that this organization qualifies as a nonprofit organization as defined in

(a) 37 CFR 1.9(e)(1)
(b) 37 CFR 1.9(e)(2)
(c) 37 CFR 1.9(e)(3)

(d) 37 CFR 1.9(e)(4) State law of _____ ;
that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.9.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) no such person, concern or organization

(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention averring to their status as "small entities."]

Full Name DACOM CYBERPASS INC.

Address INTERNET DATA CENTER BLDG., 261-1, NONHYUN-DONG, KANGNAM-KU

SEOUL 135-010, REPUBLIC OF KOREA

Individual

Small Business Concern

Nonprofit Organization

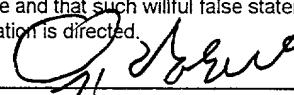
I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed.

(8) RYOO, CHANG WAN

Typed Name of Inventor

Signature

MARCH 29, 2001

Date

Typed Name of Inventor

Signature

Date

Typed Name of Inventor

Signature

Date

Typed Name of Inventor

Signature

Date

(9)

Name of Small Business Concern or Nonprofit Organization

By

Typed Name

Signature

Date

Title of Signatory

Law Offices of
JACOBSON, PRICE, HOLMAN & STERN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
400 SEVENTH STREET, N.W.
WASHINGTON, DC 20004

2 of 2

Attny's Docket No.

SMALL ENTITY DECLARATION
[37 CFR 1.9(c-f)]

Each undersigned declares that:

(1) the application attached hereto.

(2) U.S. Application Serial No. _____, filed _____

(3) U.S. Patent No. _____ Issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(a) and (b) to the Patent and Trademark Office by virtue of the following:

(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the invention, as defined in 37 CFR 1.9(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.9(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.9.

(6) The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below; that this organization qualifies as a nonprofit organization as defined in

(a) 37 CFR 1.9(e)(1)
(b) 37 CFR 1.9(e)(2)
(c) 37 CFR 1.9(e)(3)

(d) 37 CFR 1.9(e)(4) State law of _____
that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.9.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) no such person, concern or organization

(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention averring to their status as "small entities."]

Full Name

Address

Individual

Small Business Concern

Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed

(8)	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
	Typed Name of Inventor	Signature	Date
(9)	DACOM CYBERPASS INC.	Signature	Date

RYOO, CHANG WAN Name of Small Business Concern or Nonprofit Organization
Typed Name By *G. J. Wan*
PRESIDENT Signature
Title of Signatory

MARCH 29, 2001

Date

ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL PREPAID CARDS
AND METHOD OF SELLING PREPAID CARDS

Technical Field

The present invention relates to an electronic payment system for a multifunctional prepaid card that can be commonly used in payment for both purchasing various goods and using various services, and a method of selling the multifunctional prepaid card.

Background Art

In recent years, according to an explosive growth in users of the Internet owing to the simplicity of Hyper-Text Mark-up Language (HTML) based World Wide Web (WWW) and the development of multimedia technology, there have been developed numerous applications to offer a variety of services in Cyberspace. In particular, since various kinds of cyber shopping malls emerged over the Internet, much attention has been paid to electronic commerce systems and electronic payment methods and systems essentially accompanied by the electronic commerce are being intensively studied.

Digital cash and credit cards are payment means that are most widely used in the virtual space. Also, prepaid cards have been in widespread payment means exclusively used in connection with calling service, rather than the Internet service.

Although the digital cash is electronic money exclusively used for the Internet, that is, capable of being used over the Internet instead of cash, it is quite a complicated procedure to use the digital cash. In the case of using credit cards as payment means, transaction statements or private personal information may be divulged or may be fraudulently used by hacking. Also, since the teenagers who are target users of the Internet cannot hold credit cards and credit card number, and authorization for payment are chargeable, credit cards are not suitable for payment of a small amount. Further, conventional prepaid cards can only be used in limited services, such as calling services.

Disclosure of the Invention

It is an object of the present invention to provide an electronic payment system for a multifunctional prepaid card which can be used as an integrated payment means for

small-amount payment in chargeable sites or shopping malls over the Internet, chargeable contents for PC communications, or prepaid voicemail service, as well as general functions as prepaid cards used for payment of local/long-distance/mobile/international calling services, based on a single Personal Identification Number (PIN), and a method for selling
5 the multifunctional prepaid card.

To accomplish the above object of the present invention, there is provided an electronic payment system including a multifunctional prepaid card having a predetermined Personal Identification Number (PIN), shopping/service providing means for providing services and goods to a user of the multifunctional prepaid card and
10 requesting the PIN of the multifunctional prepaid card for payment, and a prepaid card management system for managing state/balance information for PIN for the multifunctional prepaid card on a database, making a settlement by referring to the balance amount of the corresponding PIN if payment for a specific PIN is requested by the shopping/service providing means, and updating the settlement result on the database,
15 wherein a single prepaid card can be comprehensively used in payment for use of various services and purchase of goods.

According to another aspect of the present invention, there is provided a method of selling a multifunctional prepaid card including the steps of accessing a cyber card site over the Internet and selecting a card selling site, inputting predetermined order information and a payment method for payment for purchase of the multifunctional prepaid card, making a payment by the selected method and allocating a PIN, if a 'For gift' option is selected, transferring the purchased prepaid card to a party designated by the user, and if an 'For user' option is selected, entering a password and activating the corresponding PIN.
20

Brief Description of the Drawings

The above object and advantages of the present invention will become more apparent by describing in detail a preferred embodiment thereof with reference to the attached drawings in which:
25

FIG. 1 illustrates an overall configuration of an electronic payment system according to the present invention;

FIG. 2 is a flow diagram illustrating an operational procedure of an electronic payment system according to the present invention;
30

FIG. 3 illustrates a site map in the case of constructing a home page of a cyber card site according to the present invention;

FIG. 4 illustrates a procedure of selling a multifunctional prepaid card according to the present invention;

5 FIG. 5 is a flow diagram illustrating a procedure of recharging a multifunctional prepaid card according to the present invention;

FIG. 6 is a flow diagram illustrating a procedure of buying goods using a multifunctional prepaid card according to the present invention;

10 FIG. 7 illustrates a multifunctional prepaid card according to the present invention in using mobile telephone network;

FIG. 8 is a flow diagram illustrating a procedure of using a multifunctional prepaid card according to the present invention by a mobile telephone network;

15 FIG. 9 is a flow diagram illustrating a procedure of accessing a foreign site using a multifunctional prepaid card according to the present invention; and

FIGS. 10A through 10I illustrate examples of screens displayed based on various functions run by the present invention.

Modes for Carrying Out the Invention

A preferred embodiment of the present invention will now be described with reference to the accompanying drawings.

20 First, a multifunctional prepaid card system used in the present invention is an integrated multifunctional prepaid card system which enables payment for various services such as Internet shopping malls whose transaction volumes are tremendously increasing nowadays, small-amount payment in chargeable sites or chargeable contents for PC communications, prepaid voicemail service or the like, and which functions as a prepaid card used for mobile phone services. In other words, the multifunctional prepaid card according to the present invention can be commonly used in payment for usage of various services including the Internet service, calling services, prepaid voicemail service, PC communications, mobile phone services, and for buying various goods.

25 FIG. 1 illustrates an overall configuration of an electronic payment system according to the present invention.

Referring to FIG. 1, the electronic payment system according to the present invention includes a local Public Switched Telephone Network (PSTN) 110a, a mobile telephone network 120, the Internet 130 and a foreign PSTN 110b. Also, the electronic payment system according to the present invention includes a prepaid calling card system 5 (PCCS) 140, a settlement server 150 and a payment gateway (G/W) 160. The payment G/W 160 is connected to a bank 161 and a credit card company 162. A personal computer 111 for PC communications and a computer 112 for Electronic Data Interchange (EDI), a public telephone set 113 and a prepaid voicemail system 114 are connected to the PSTNs 110a and 110b. A customer PC 131, a game parlor's PC 132 and a shopping mall 10 or chargeable site 133 are connected to the Internet 130. Prepaid wireless phones 122 are connected to the mobile telephone network 120. The PCCS 140 is implemented by an intelligent network platform and has a database (DB) server 141 connected thereto.

In the above-described configuration, integrated payment can be made for mobile phone services, PSTN services, PC communication services, prepaid voicemail services, 15 chargeable Internet site accessing, purchase in the Internet shopping mall and so on, using the multifunctional prepaid card according to the present invention.

FIG. 2 is a flow diagram illustrating an operational procedure of an electronic payment system according to the present invention, in which a user 202, an Internet shopping mall 204, a cyber card site 206, a card selling agent 208, a PCCP 140, a 20 settlement server 150 and a payment G/W 160 are shown by virtue of operational relationship between the respective operating bodies.

Referring to FIG. 2, the user 202 purchases a multifunctional prepaid card having a predetermined monetary value at the cyber card site 206 or the card selling agent 208. Here, the monetary units of the multifunctional prepaid card include a 5,000-won valued 25 card, 10,000-won valued card, 20,000-won valued card, 30,000-won valued card, 50,000-won valued card and 100,000-won valued card. In the case of purchasing the multifunctional prepaid card at the card selling agent 208, a real prepaid card is provided to the user 202. In the case of purchasing the multifunctional prepaid card at the cyber card site 206, a virtual prepaid card is given to the user 202 over the Internet. The user 202 30 who purchased the multifunctional prepaid card can make payment immediately after using various chargeable services, such as calling services, Internet services or PC communication services, as described above.

For example, when the user 202 accesses an Internet chargeable site or the Internet shopping mall 204, the user 202 enters a Personal Identification Number (PIN) (to be abbreviated as PIN# hereinafter) for payment. The accessed Internet shopping mall 204 requests authentication of the PIN# to the settlement server 150 through the payment G/W 160. The settlement server 150 exchanges the information with the PCCP 140 and transfers the authentication result of the PIN# to the Internet shopping mall 204 via the payment G/W 140. After the user 202 uses the service, billing for using the service is requested to the settlement server 150 through the payment G/W 160. Then, the settlement server 150 communicates with the PCCP 140 for settlement and then notifies the settlement result to the shopping mall 204 through the payment G/W 160. In the preferred embodiment of the present invention, the settlement server 150 and the PCCP 140 are separately processed for the sake of fast and convenient implement of the invention. However, the settlement server 150 and the PCCP 140 may run on a single computer, and even the payment G/W 140 may also be incorporated therein.

FIG. 3 illustrates a site map in the case of constructing a home page of a cyber card site according to the present invention. Referring to FIG. 3, the cyber card site includes major options including Purchase of Multifunctional Prepaid Card (expressed as 'Cyber Pass' on the drawing), Recharging of Cyber Pass, Registration/Change of Password, Change of User Information, Inquiry of Use Statement, Verification of Online Payment or Refund of Balance, and incidental options including Contents, Shopping, Calling Service, Public Inquiry Service, What is Cyber Pass? or About Us/News.

The procedure of purchasing the cyber pass will later be described with reference to FIG. 4, and the procedure of recharging the cyber pass will be described with reference to FIG. 5. The option of 'Registration/Change of Password' is for newly registering a password prior to use of the purchased cyber pass or changing the already registered password. The option of "Change of User Information" is for changing the user information entered when purchasing the cyber pass.

The options of 'Contents' include Astrology/Lottery, Music, Movie, Cartoon and so on to provide useful contents. The options of 'Shopping' include Computer, Home appliances, Women, Fashion/accessories and so on. The options of 'Calling service' include Calling service and Calling information service. The options of 'Public Inquiry Service' include Delivery of real estate registration copy and Delivery of official document.

The options of ‘Inquiry of Joining Associate Program’ include Associates/Information on the associate program, Application, and Recommendations and Help. The options of ‘What is Cyber Pass?’ include Concept of Cyber Pass, Why cyber pass?, How to sell cyber pass?, How to use cyber pass?, and Use Agreement of Cyber Pass. The options of ‘About Us/News’ include company related information.

5 FIG. 4 illustrates a procedure of selling a multifunctional prepaid card according to the present invention through a cyber card site.

A user accesses the cyber card site run on a settlement server to enter a site selling a multifunctional prepaid card, that is, cyber pass. Then, the user makes an entry of 10 information such as item, number or monetary value, on an order sheet shown in FIG. 10A, and then enters user information including name, resident number and address, and a payment method, using the screen shown in FIG. 10B.

Then, if the payment method is credit card payment, the user enters credit card 15 number and password. If the payment method is bank account payment, the user enters bank account number and password. Then, the billing request is made. The payment is made by a payment gateway and then confirmed. Then, as shown in FIG. 10C, PIN# corresponding to the respective bills is allocated.

Thereafter, the user is allowed to select an option of either ‘For gift’ or ‘For user’, and if the ‘For gift’ option is selected, a recipient and a cyber pass design are entered by 20 the user, as shown in FIG. 10D and an e-mail message is prepared to then be transmitted to the recipient.

If the ‘For user’ option is selected, as shown in FIG. 10E, the user’s password is registered and then the PIN# is activated by a PCCP server to complete the purchase 25 procedure. After completion of the purchase procedure, the settlement server notifies the purchase statement to the user.

FIG. 5 is a flow diagram illustrating a procedure of recharging a multifunctional prepaid card according to the present invention. Referring to FIG. 5, after the user accesses the cyber card site over the Internet in order to recharge the multifunctional prepaid card, the user accesses a recharge site. If the recharge site is accessed, a screen 30 shown in FIG. 10F is displayed for entry of a PIN#. Next, as shown in FIG. 10G, the user information can be changed and the user is allowed to select a recharge amount, that is, the value amount to be added to the card, and a payment method.

Then, according to selection of the payment method, a screen for payment request is displayed. If there is a recharge request, payment is made through a payment gateway. After confirming that payment has been made, the information of the corresponding PIN# is updated by the PCCP server and the balance and state information of the corresponding 5 PIN# are transferred to the settlement server. The settlement server registers transaction statements on its database, completes recharge and then notifies the recharge result to the user.

FIG. 6 is a flow diagram illustrating a procedure of buying goods using a multifunctional prepaid card according to the present invention.

Referring to FIG. 6, after the user access an Internet shopping mall for purchasing 10 goods, the order sheet provided by the shopping mall is filled out. If a multifunctional prepaid card according to the present invention is selected as a payment method, payment request is made to the payment gateway. The payment gateway receives a PIN# and password through a screen displayed on the shopping mall and requests authentication of 15 the card to the settlement server. The settlement server requests the PIN# information and state and balance information to the PCCP server and then receives the information to determine whether payment is to be made. If it is determined that payment is possible, the PIN# information is updated, and the card information, that is, the state and balance 20 information, is changed by the PCCP server. Then, the transaction statement is registered, and the payment result is notified to the user.

If the user accesses the site to request an inquiry of the information of usage details, the transaction statement and the information of usage details are offered to the user, as shown in FIGS. 10H and 10I.

FIG. 7 illustrates a network for distributing PIN# of a multifunctional prepaid card 25 according to the present invention in using mobile telephone network. Referring to FIG. 7, a mobile phone 702 owned by the user, a base station 704, a mobile telephone network 710, a gateway 720, the Internet 730, a multifunctional prepaid card service provider 740, and a user's PC 750 are shown. Here, the mobile telephone network 710 includes a Short 30 Message service Center (SMC) 712 for providing character messaging service, and an Automatic Response Service (ARS) system 714.

Referring to FIG. 7, the mobile phone 702 is connected to the mobile telephone network 710 through the base station 704 to make a direct call to a called party or to

purchase the multifunctional prepaid card according to the present invention. Here, the prepaid card is distributed in the form of a PIN# through the Short Message Service (SMS). The mobile telephone network 710 provides general mobile communication services, SMS through the SMC 712 and ARS through the ARS system 714. The mobile telephone network 710 and the Internet 730 are connected through a gateway 720. The user can access a site of the multifunctional prepaid card service provider 740 through the Internet 730 using the user's PC 750. The multifunctional prepaid card service provider 740 operates a service site over the Internet and manages its associates (not shown) to provide PIN# to the mobile telephone network 710, thereby selling prepaid cards using a mobile phone.

FIG. 8 is a flow diagram illustrating a procedure of using a multifunctional prepaid card according to the present invention by a mobile telephone network, in which the information flow between a user (customer), a mobile phone service provider and a prepaid card service provider is shown. First, the prepaid card service provider provides PIN# to the database of the mobile phone service provider. Then, the user enters a special number to access a site of the mobile phone service provider and the mobile phone service provider makes announcement through an ARS system so that the user select a desired service. If the user selects a 'Purchase of a Prepaid Card' option, a PIN# is extracted from a PIN# database to be provided to the user through a character message. Then, the user accesses a site of the prepaid card service provider and then registers a password. Accordingly, the prepaid card service provider authorizes the use of the purchased prepaid card.

The user can use the prepaid card at any associates and the mobile phone service provider charges the usage of phone services monthly together with the amount of the prepaid card purchased by the user. If the user makes payment for the bill, the mobile phone service provider offers the money to the prepaid card service provider, with a commission of a predetermined amount deducted, to complete adjustment. The prepaid card service provider adjusts the amount with its associates according to the users' detailed statement of usage of prepaid cards.

FIG. 9 is a flow diagram illustrating a procedure of accessing a foreign site using a multifunctional prepaid card according to the present invention. In order for a customer 902 to access a foreign site 908 using a cyber pass according to the present invention, a

foreign PIN# must be allocated to the customer 902. A cyber pass settlement system 904 must hold PIN# which can be used in foreign countries, to provide a foreign PIN# to the user in response to the customer's request, the PIN# given by paying a predetermined amount to a foreign card service provider settlement system 906.

5 Referring to FIG. 9, the cyber pass settlement system 904 requests a foreign prepaid card service provider settlement system 906 to provide foreign PIN#. According to the customer's request, the foreign prepaid card service provider settlement system 906 provides foreign PIN# to the cyber pass settlement system 904. If the cyber pass customer 902 requests switch-over into a foreign PIN#, the corresponding foreign PIN# having a monetary value as requested is allocated to the customer 902.

10 Then, the customer 902 accesses the foreign site 908 to purchase goods or use services using the foreign PIN#. Settlement for payment for goods and/or services used by the customer 902 is made between the foreign site 908 and the foreign prepaid card service provider settlement system 906.

15 As described above, the multifunctional prepaid card according to the present invention allows customers to use foreign sites using a foreign PIN# in cooperation with a foreign prepaid card service provider. Also, the customer may use the PIN# directly at a foreign site while making a settlement between the foreign site and a cyber pass settlement system.

20 Industrial Applicability

As described above, the multifunctional prepaid card system according to the present invention provides a variety of functions, including, real-time billing, recharge (adding the monetary value) of a card, inquiry of usage details, refund of balances, setting validity period of a card, mixing goods, and the like. Also, the prepaid cards can be varied according to users' request. In particular, a single prepaid card according to the present invention can be comprehensively used as payment means for chargeable sites over the Internet, such as MP3 sites, online movie or cartoon sites, stock sites, small-amount payment at cyber shopping malls for purchase of books or CDs, cyber gift coupon mailing, PC communications, or telephone voicemail services as well as telephone services.

What is claimed is:

1. An electronic payment system comprising:
 - a multifunctional prepaid card having a predetermined Personal Identification Number (PIN);
 - 5 shopping/service providing means for providing services and goods to a user of the multifunctional prepaid card and requesting the PIN of the multifunctional prepaid card for payment; and
 - a prepaid card management system for managing state/balance information for PIN for the multifunctional prepaid card on a database, making a settlement by referring to
 - 10 the balance amount of the corresponding PIN if payment for a specific PIN is requested by the shopping/service providing means, and updating the settlement result on the database, wherein a single prepaid card can be comprehensively used in payment for use of various services and purchase of goods.
 2. The electronic payment system according to claim 1, wherein the prepaid card management system includes a cyber card site connected to the Internet to sell the multifunctional prepaid card over the Internet and to manage customers, and is configured to provide an cyber multifunctional prepaid card over the Internet in response to the user's purchase request of a card.
 - 15
 3. The electronic payment system according to claim 2, wherein the prepaid card management system is configured to transfer the corresponding cyber multifunctional prepaid card purchased by the user's request to a party designated by the user as a cyber gift coupon mailing service.
 - 20
 4. The electronic payment system according to claim 2, wherein the prepaid card management system is configured to be reused by recharging the multifunctional card by a predetermined amount with the corresponding PIN of the user.
 - 25
 5. A method of selling a multifunctional prepaid card comprising the steps of:
 - accessing a cyber card site over the Internet and selecting a card selling site;
 - inputting predetermined order information and a payment method for payment for purchase of the multifunctional prepaid card;

30 making a payment by the selected method and allocating a PIN;

if a ‘For gift’ option is selected, transferring the purchased prepaid card to a party designated by the user; and

if an ‘For user’ option is selected, entering a password and activating the corresponding PIN.

5 6. A method of distributing a PIN of a multifunctional prepaid card using mobile phone, comprising the steps of:

providing a PIN database to a mobile phone service provider by a multifunctional prepaid card service provider;

10 if a user connects a mobile telephone network with a predetermined PIN, providing an automatic response service (ARS) to the user by an ARS system;

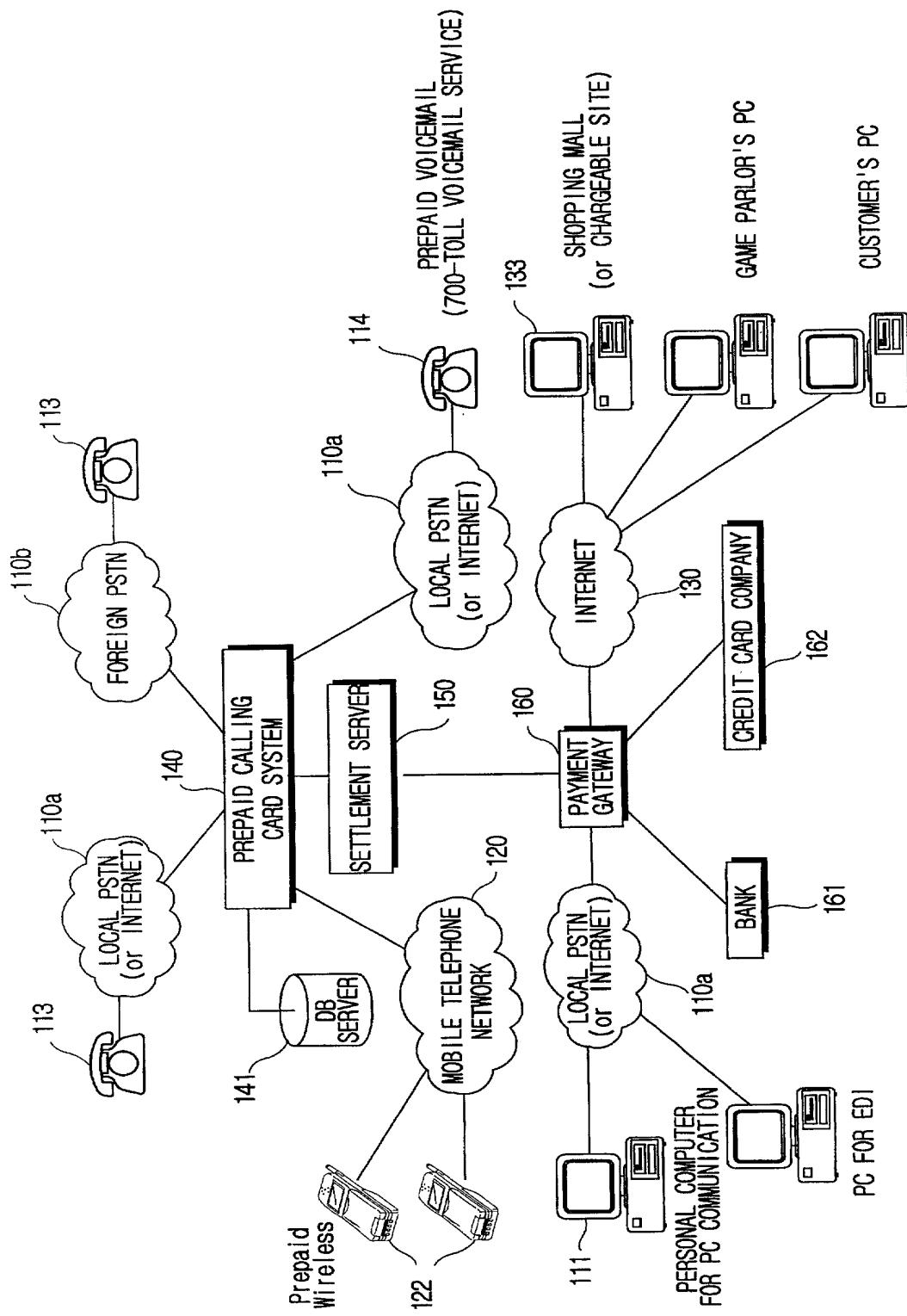
if the user requests for purchase of the multifunctional prepaid card, distributing a PIN through a character message; and

registering a password for the distributed PIN.

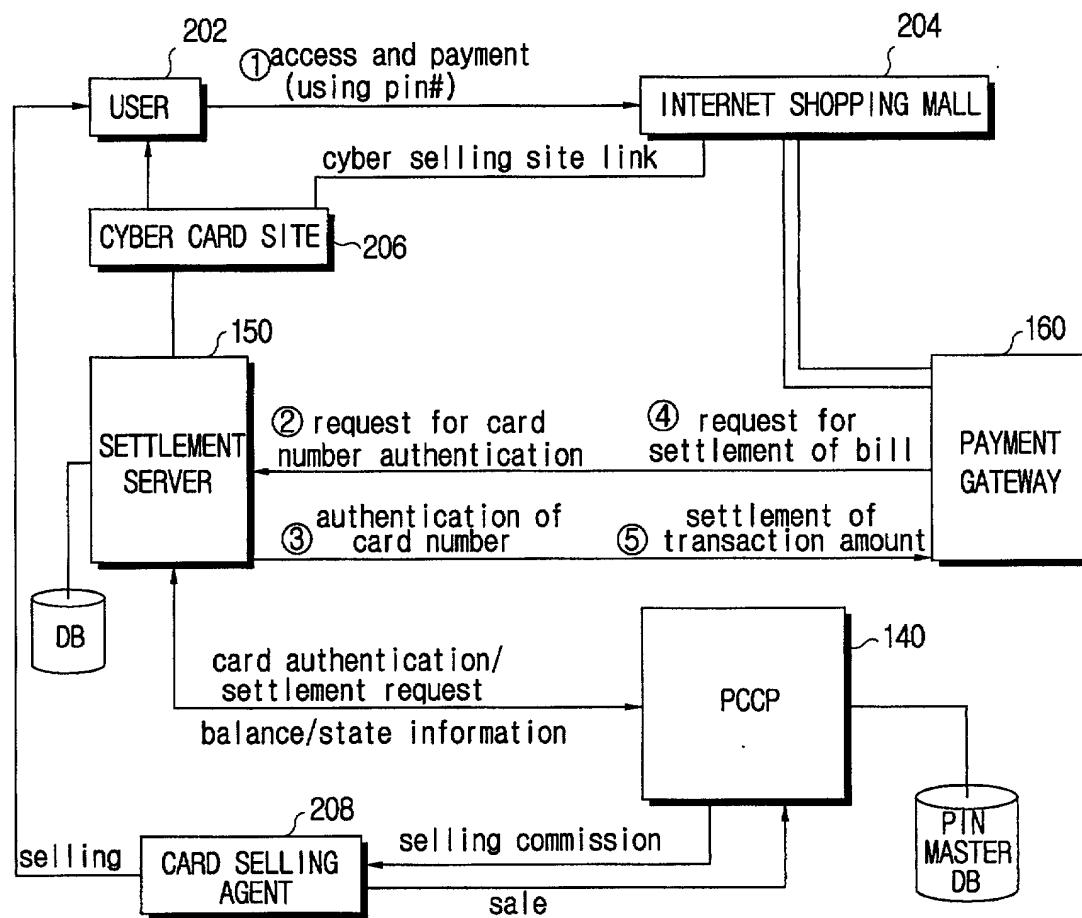
15 7. The method according to claim 6, wherein the ARS system makes an announcement of available options for services of purchase, recharge, inquiry of usage details and registration of password, and provides corresponding service in response to a user’s selection.

1/16

FIG. 1

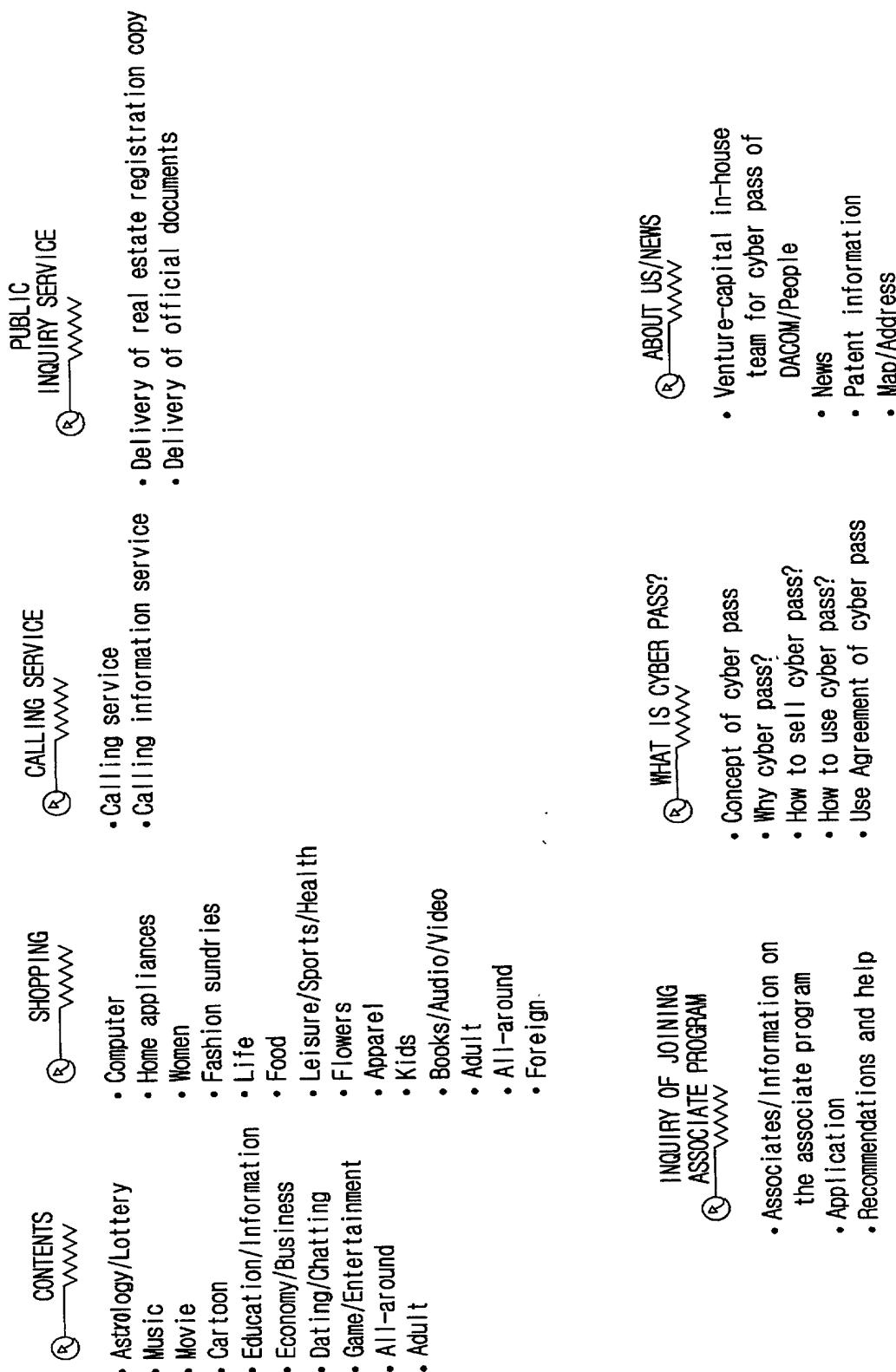


2/16
FIG. 2

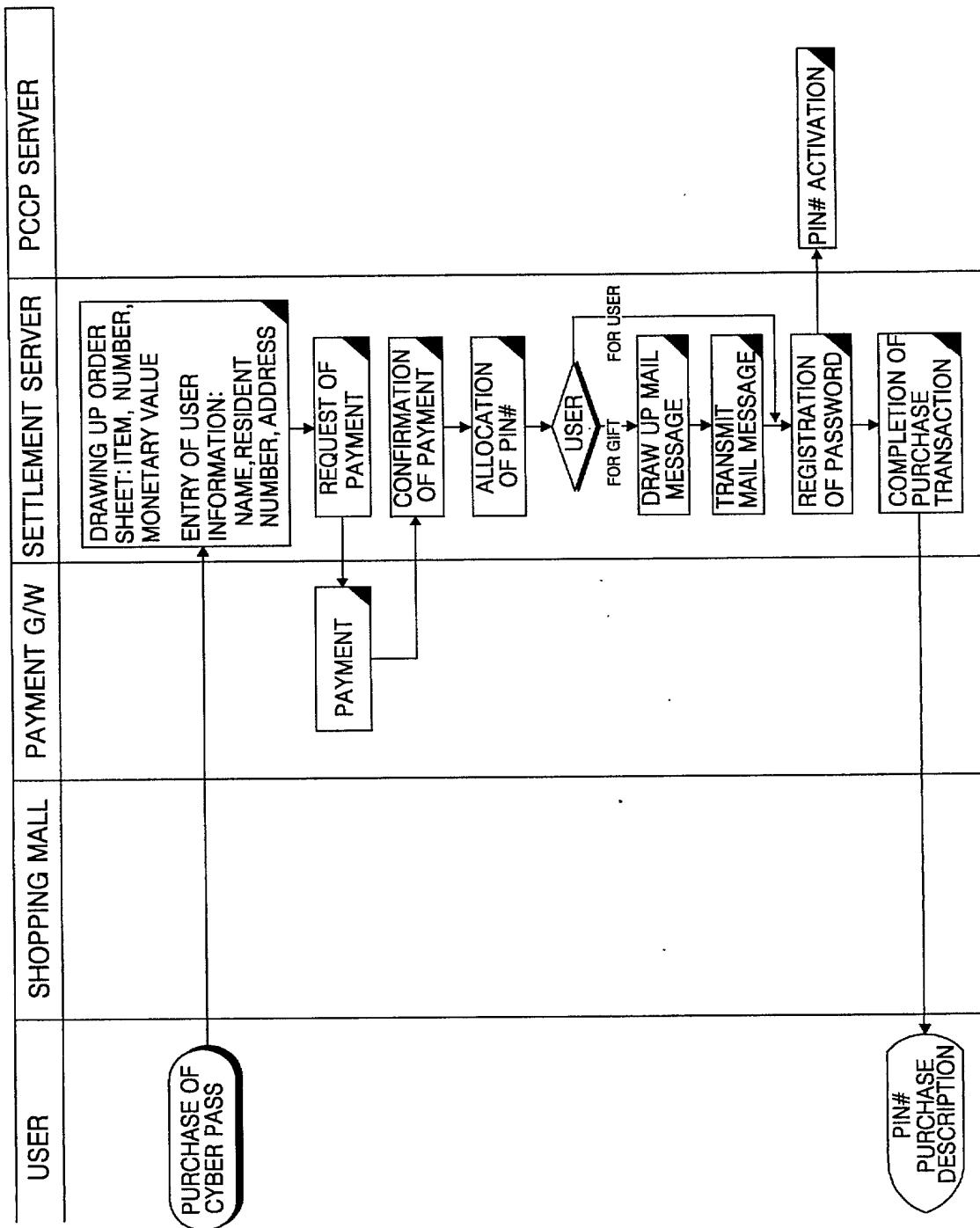


3/16

FIG. 3

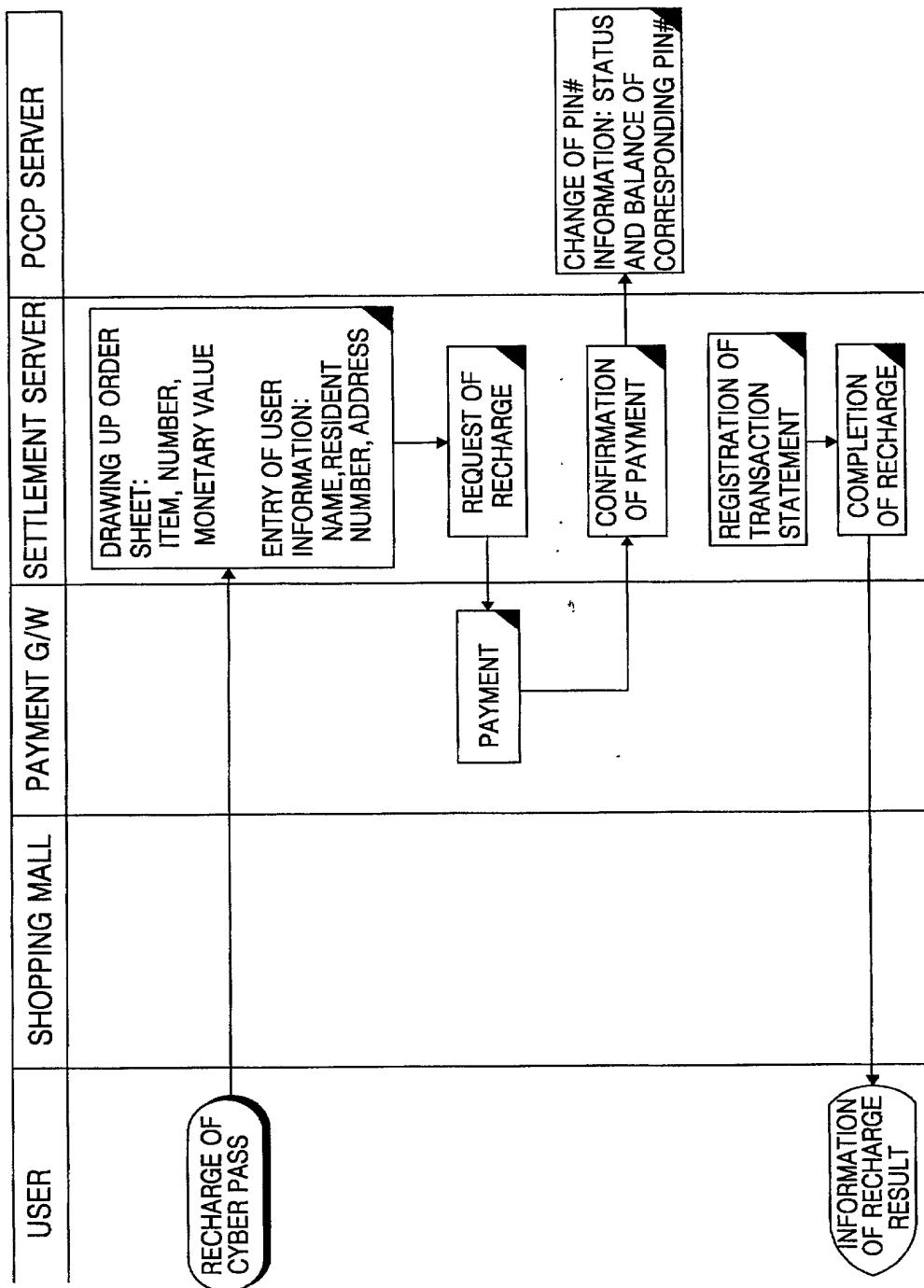
SITEMAP

4/16
FIG. 4

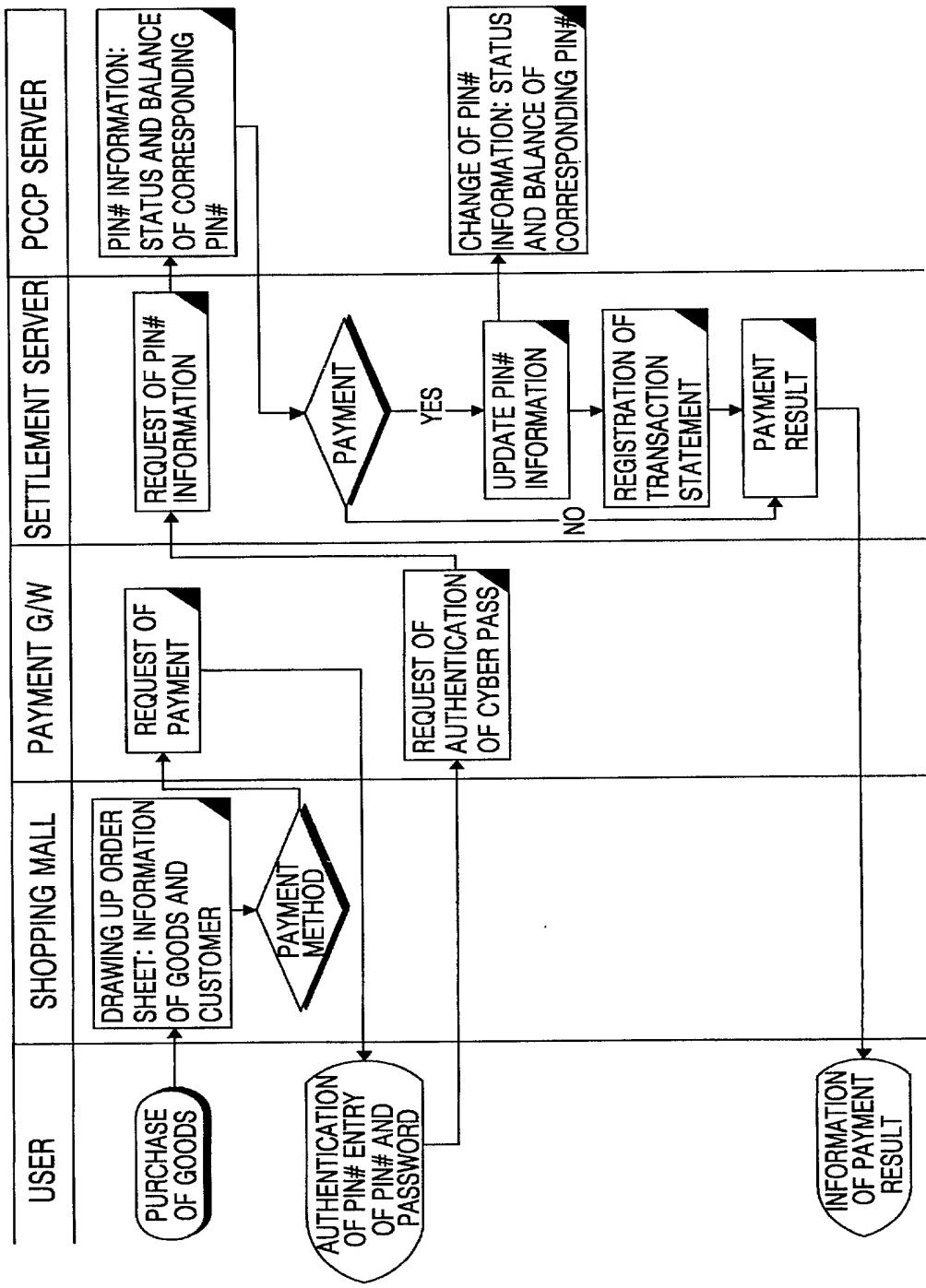


5/16

FIG. 5

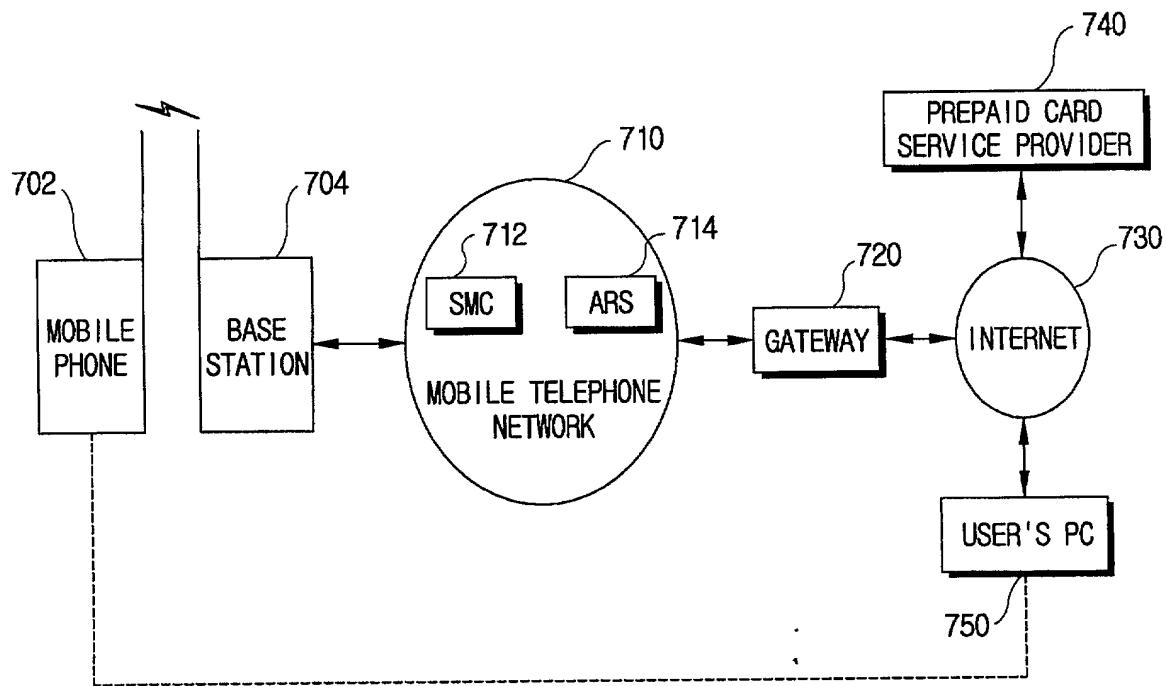


6/16
FIG. 6



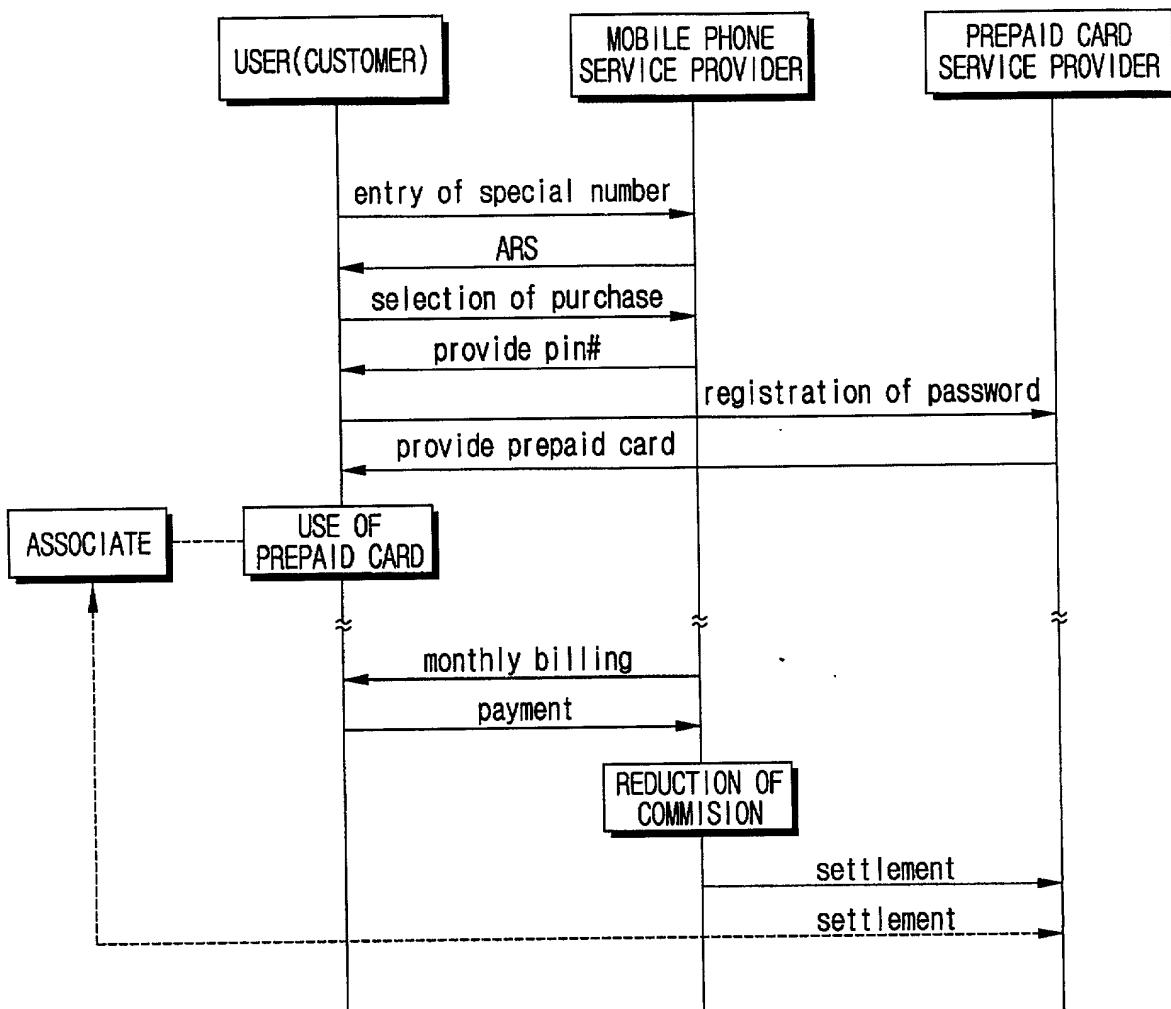
7/16

FIG. 7



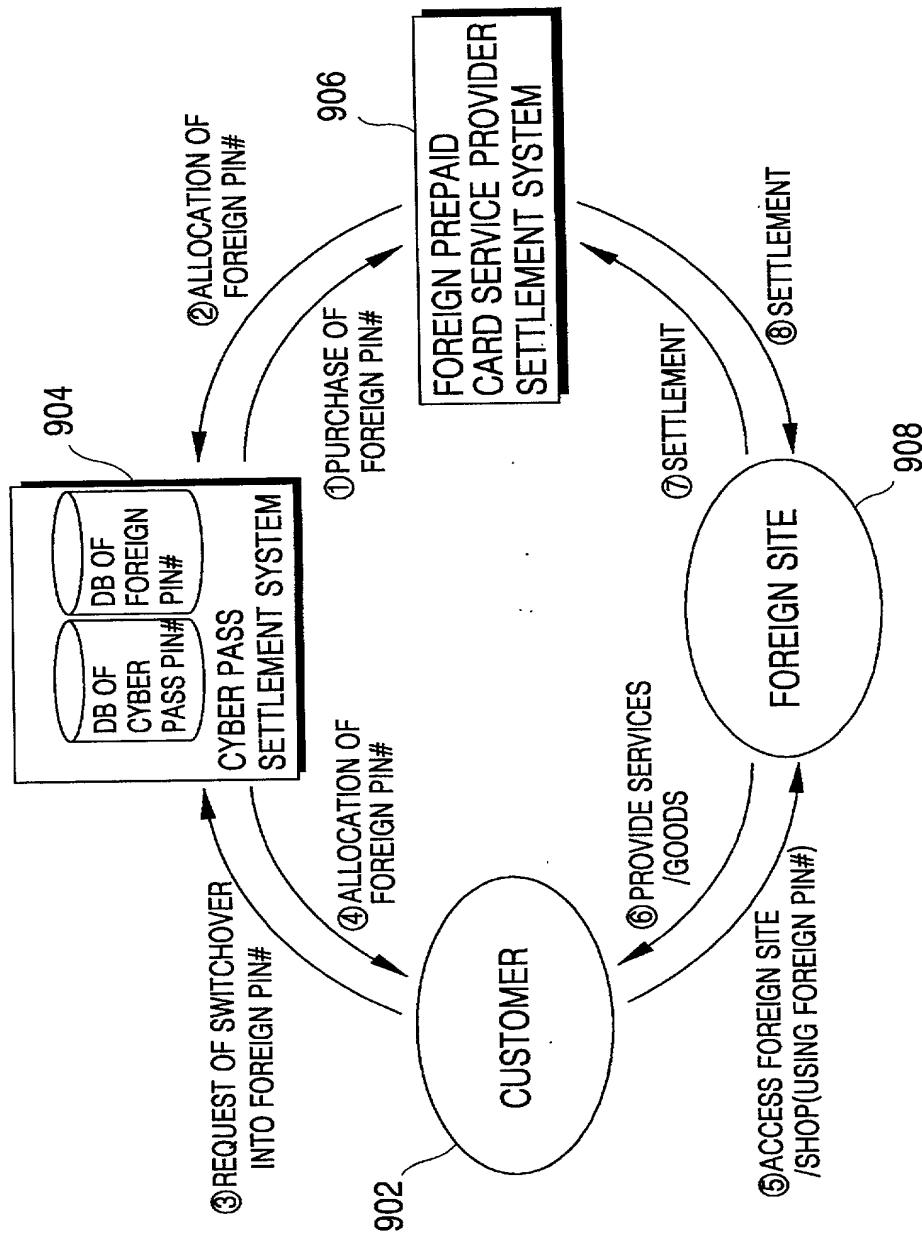
8/16

FIG. 8



9/16

FIG. 9



10/16
FIG. 10A

PURCHASE/USE OF CYBER PASS**PURCHASE OF CYBER PASS**

You don't have to purchase several cyber passes.
 A single cyber pass is rechargeable.

► Select the amount of cyber pass you want to buy and enter the quantity (1-99)

5,000-won valued card	<input type="text"/>	30,000-won valued card	<input type="text"/>
10,000-won valued card	<input type="text"/>	50,000-won valued card	<input type="text"/>
20,000-won valued card	<input type="text"/>	100,000-won valued card	<input type="text"/>

► If you want to add the value of greater than 1,000,000 won to a cyber pass or buy more than 100 cards, contact:

E-mail : center@cyberpass.com

Telephone: (02)-2220-1999

FAX : (02)-2220-1929

► Enter user information (Compulsorily fill in all the blank items marked by *)

Name *

Resident number *

Telephone number *

E-mail

Post code * Inquiry

Address *

Enter accurate data. Or you cannot participate in bonus event.

Purchase

11/16

FIG. 10B

PURCHASE/USE OF CYBER PASS

PAYMENT OF CYBER PASS

Hong's order description

Item	Number of cards	Amount
5,000-won valued card	3	15,000 won
30,000-won valued card	2	60,000 won
Total amount ordered	5	75,000 won

► PAYMENT MEANS- Select payment method

CREDIT CARD

BANK ACCOUNT

TELEGRAPHIC TRANSFER

FIG. 10C

Hong's purchase description as of November 25, 1999

Item	Number of cards	Amount
5,000-won valued card	3	15,000 won
10,000-won valued card	2	20,000 won
Total amount ordered	5	35,000 won

Item	PIN No.		
5,000-won valued card	90345678****	For user	For gift
5,000-won valued card	90345678****	For user	For gift
5,000-won valued card	90345678****	For user	For gift
5,000-won valued card	90345678****	For user	For gift
5,000-won valued card	90345678****	For user	For gift

The purchase transaction has been completed.

OK

12/16

FIG. 10D

Contents of Messages	
Selection of font color	Selection of font size
<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> font 8 <input type="radio"/> font 10 <input type="radio"/> font 12
Selection of background music	Recipient's E-mail address:
<input type="radio"/> None <input type="radio"/> Canon Variation <input type="radio"/> Large-eyed Boy <input type="radio"/> Titanic <input type="radio"/> Congratulations <input type="radio"/> White Christmas <input type="radio"/> JingleBell <input type="radio"/> Don't cry	Recipient's E-mail address: Background music: JingleBell Font size
 Select a desired image!	
To: Recipient's name (Enter the recipient's name.) Merry Christmas! Hope you will like this gift. Message: (Write down a message.) PIN#: 1000-100-****	
From: (Sender's name) (Want to change the sender's name?) SEND	

09/806481

13/16
FIG. 10E

Registration of Cyber Pass

PIN#

Password _____

Password confirmation _____

Hint for password _____

(For recalling password when forgotten. (Ex: If the password is cyber pass, what is the best method for small-amount payment?))

OK

FIG. 10F

RECHARGE OF Cyber Pass

PIN# 12345678 *** OK

Enter PIN#

14/16

FIG. 10G

PURCHASE/USE OF CYBER PASS

PAYMENT OF RECHARGED CYBER PASS

- Recharge amount cannot exceed 1,000,000 won.
- Recharge can be done one by one.

Card Data

- ▶ Balance 50,000 won
- ▶ Recharge Amount _____ won

* Cyber pass can be recharged in 10,000 won unit.

Registration of User Information

If you register user information, you can enjoy a privilege of point accumulation. If you have already registered user information, you may skip registration procedure.

If there is a change in user information or the cyber pass is given as a gift, the card holder can enjoy a privilege of point accumulation.

Name _____

Resident Number

Telephone No.

E-mail

Postal code

Inquiry

Address 1

► Payment means = Select payment method

CREDIT CARD BANK ACCOUNT TELEGRAPHIC TRANSFER

* It is not allowed to use a cyber pass in purchasing or recharging another cyber pass.

15/16

FIG. 10H

PURCHASE/USE OF CYBER PASS

INQUIRY OF USAGE TRANSACTION

USAGE TRANSACTION DESCRIPTION OF CYBER PASS NO. 39973575-xxxx

The usage transaction description of cyber pass No. 39973575-xxxx is summed up and provided by customer behavior from the purchase date to date.

For more information, press button 'INQUIRY' below.

It is not allowed under the Communication Law to provide through the PC screen detailed usage description for services to be paid by a payment method other than Internet payment. If you still need the detailed usage description, you may inquire of customer service center.

Customer Service Center : center@cyberpass.com
Telephone No.: 02-2220-1926

Description of usage transaction	Date	(Unit: one) Amount of usage transaction
Initial amount of cyber pass issued	Feb. 15, 2000	+5,000
Validity	May 8, 2001	
Charge amount	May 8, 2000	+10,000
Charge amount	Mar. 22, 2000	+10,000
Charge amount	Mar. 22, 2000	+10,000
Charge amount	Mar. 22, 2000	+10,000
Charge amount	Mar. 22, 2000	+10,000
Total amount refunded		+0
Total amount of Internet payment		-5,000
Total amount of telephone calls used		105
Total amount of telephone information services used		0
Total amount of prepaid mobile phone calls used		0
Balance		49,895

* Hong's points accumulated totaled 15500 points.

For more information, press button 'Inquiry of detailed description'

[Inquiry of detailed description](#)

For a promotional cyber pass, a prescribed validity is applicable and is automatically extendible every one year on recharging.

16/16

FIG. 10I

Detailed description of usage transaction (Unit: won)

Description of usage transaction	Date	Amount of usage transaction
e-lotto	Feb. 15, 2000	5,000
1020shop	Feb. 27, 2000	5,000
I-Link Communica Co., Ltd	Feb. 20, 2000	5,000
IDDR (shopplazza)	Feb. 28, 2000	5,000
Flower delivery service	Feb. 28, 2000	5,000
"Flower Land"		
Korea Internert Lottery Co., Ltd	Feb. 28, 2000	5,000
Total amount of Internet Payment		25,000
Total amount refunded		0

Close

**DECLARATION
AND POWER OF ATTORNEY
U.S.A.**

FOR ATTORNEYS' USE ONLY
ATTORNEYS' DOCKET NO.

ALL PATENTS, INCLUDING DESIGN
FOR APPLICATION BASED ON PCT, PARIS CONVENTION,
NON PRIORITY; OR PROVISIONAL APPLICATIONS

As a below named inventor, I declare that my residence, post office address and citizenship are stated below next to my name, the information given herein is true, that I believe that I am the original, first and sole inventor (if only one name is listed at 201 below), or an original, first and joint inventor (if plural inventors are named below at 201-203, or on additional sheets attached hereto) of the subject matter which is claimed and for which patent is sought on the invention entitled:

ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL PREPAID CARDS

AND METHOD OF SELLING PREPAID CARDS

which is described and claimed in:
 PCT International Application No. PCT/KR00/00639
 the attached specification

filed 16/06/2000

filed _____

(if applicable) and amended on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

99-53981
(Number)

KOREA
(Country)

30/11/1999

Priority Claimed

Yes No

(Number)

(Country)

(Day/Month/Year Filed)

Yes No

(Number)

(Country)

(Day/Month/Year Filed)

Yes No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

Application No.

Filing Date

Application No.

Filing Date

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)

(Filing Date)

(Status: patented, pending, abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys (Registration No.) to prosecute this application, receive and act on instructions from my agent, and transact all business in the Patent and Trademark Office connected therewith. HARVEY B. JACOBSON, JR. (20,851); D. DOUGLAS PRICE (24,514); JOHN CLARKE HOLMAN (22,769); MARVIN R. STERN (20,640); ALLEN S. MELSER (27,215); MICHAEL R. SLOBASKY (26,421); JONATHAN L. SCHERER (29,851); IRWIN M. AISENBERG (19,007); WILLIAM E. PLAYER (31,409); YOON S. HAM (45,307) and NATHANIEL A. HUMPHRIES (22,772).

SEND CORRESPONDENCE TO: CUSTOMER NO. 00136 or JACOBSON, PRICE, HOLMAN & STERN PROFESSIONAL LIMITED LIABILITY COMPANY 400 SEVENTH STREET, N.W. WASHINGTON, D.C. 20004	DIRECT TELEPHONE CALLS TO: (please use Attorney's Docket No.) (202) 638-6666 JACOBSON, PRICE, HOLMAN & STERN PROFESSIONAL LIMITED LIABILITY COMPANY
--	---

Inventor(s) name must include at least one unabbreviated first or middle name

201	FULL NAME * OF INVENTOR	FAMILY NAME <u>RYOO</u>	GIVEN NAME <u>CHANG WAN</u>	MIDDLE NAME
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POST OFFICE ADDRESS	POST OFFICE ADDRESS <u># 28-504 BANPO APT., BANPO BON-DONG, SEOCHO-KU, SEOUL</u>	CITY <u>K</u>	STATE OR COUNTRY <u>KOREA</u>	ZIP CODE <u>137-049</u>
202	FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY	ZIP CODE
203	FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY	ZIP CODE

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201*	SIGNATURE OF INVENTOR 202*	SIGNATURE OF INVENTOR 203*
DATE <u>March 29, 2001</u>	DATE	DATE

Additional inventors are named on separately numbered sheets attached hereto.

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